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January 8, 2009

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I hereby certify that this correspondence is being deposited with the U.S. Patent and Trademark Office via the e-filing service on

January 8, 2009.

Shaylor D. Anderson

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Re: U.S. Patent Application Serial No. 10/569,013 for METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS BETWEEN COMMERCIAL BANKS AND POOLED DEPOSITOR GROUPS
Our File No. 1483/3/2 PCT/US

Sir:

Please find enclosed in connection with the subject U.S. patent application the following documents:

1. A Response to Notice of Non-Compliant Amendment under 37 C.F.R. § 1.121 (9 pages).

Although no fee is believed to be due, the Commissioner is hereby authorized to charge any deficiencies of payment or credit any overpayments associated with the filing of this correspondence to Deposit Account No. 50-0426.

Respectfully submitted,

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Enclosures